

The Credit Union Connection COMMUNITY OUTREACH

TABLE OF CONTENTS (Alphabetical by Topic)

INSTRUCTION: This document may be reviewed in several ways:

1. Scroll through each page to review all of the entries in the document.
OR
2. To go directly to a specific credit union or topic:
 - a. Click on the credit union name under the desired topic below, Table of Contents (Alphabetical by Topic).
OR
 - b. Click on the credit union name or topic listed on page 2, Table of Contents (Alphabetical by Credit Union Name).
OR
 - c. Use the Bookmark feature and click on the credit union name or desired topic.

TOPICS

Annual Safety Day

[*Fire Police City County Federal Credit Union*](#)

Branch Sharing

[*Frontier Credit Union*](#)

Directory of Member-owned Businesses

[*Alternatives Federal Credit Union*](#)

Novel Service Delivery Method

[*Bull's Eye Credit Union*](#)

Serving Hispanic Communities

[*Founders Federal Credit Union*](#)

Serving Low-Income Residents and Underserved Areas

[*Anheuser-Busch Employees' Credit Union*](#)

[*Hiway Federal Credit Union*](#)

Serving Military Families

[*Dover Federal Credit Union*](#)

Serving Multicultural Communities

[*Founders Federal Credit Union*](#)

[*Hawthorne Credit Union*](#)

[*Hiway Federal Credit Union*](#)

Serving Religious Organizations

[*Evangelical Christian Credit Union*](#)

The Credit Union Connection
COMMUNITY OUTREACH

Serving the Youth Community

[*Three River Federal Credit Union*](#)

Supporting Individuals with Special Needs

[*Dover Federal Credit Union*](#)

**The Credit Union Connection
COMMUNITY OUTREACH**

**TABLE OF CONTENTS
(Alphabetical by Credit Union Name)**

Alternatives Federal Credit Union	
<u>Directory of Member-owned Businesses</u>	<u>4</u>
Anheuser-Busch Employees' Credit Union	
<u>Serving Low-Income Residents and Underserved Areas</u>	<u>4</u>
Bull's Eye Credit Union	
<u>Novel Service Delivery Method</u>	<u>5</u>
Dover Federal Credit Union	
<u>Supporting Individuals with Special Needs</u>	<u>5</u>
<u>Serving Military Families</u>	<u>5</u>
Evangelical Christian Credit Union	
<u>Serving Religious Organizations</u>	<u>6</u>
Fire Police City County Federal Credit Union	
<u>Annual Safety Day</u>	<u>6</u>
Founders Federal Credit Union	
<u>Serving Hispanic Communities</u>	<u>7</u>
Frontier Credit Union	
<u>Branch Sharing</u>	<u>8</u>
Hawthorne Credit Union	
<u>Serving Multicultural Communities</u>	<u>8</u>
Hiway Federal Credit Union	
<u>Serving Underserved Areas and Multicultural Communities</u>	<u>9</u>
Three Rivers Federal Credit Union	
<u>Serving the Youth Community</u>	<u>9</u>

The Credit Union Connection COMMUNITY OUTREACH

Alternatives Federal Credit Union

125 North Fulton Street
Ithaca, NY 14850
Phone: 607-273-4611
www.alternatives.org
Charter: 23283
Assets: \$51 million
Year Chartered: 1979

Directory of Member-owned Businesses

The credit union's *Business Yellow Pages Program* is a free electronic listing of members-owned businesses to encourage members to shop with each other.

Anheuser-Busch Employees' Credit Union

1001 Lynch Street
St. Louis, MO 63118
Phone: 314-771-7700
www.abecu.org
Charter: 62715
Assets: \$863 million
Year Chartered: 1939

Serving Low-Income Residents and Underserved Areas

The American Eagle Credit Union (AECU) is a division of Anheuser-Busch Employees' Credit Union, one of the largest credit unions in the St. Louis Metropolitan area. The AECU was originally established to serve the low income and underserved communities in the south city area of St. Louis, Missouri. The credit union offers the community an array of services such as low cost loans, check cashing services and online account access. AECU has something for everyone.

Anheuser-Busch Employees' Credit Union felt that opening the AECU location was a great opportunity to reach out to areas that are left without financial resources. The credit union provides current and prospective members a member-centered alternative to high cost lending and check cashing service. The first AECU branch office is located in a building owned by DeSales Community Housing Corporation, a non-profit community revitalization group. The community leaders have been pleased with the credit union's efforts and consider the location an integral part of the ongoing neighborhood revitalization efforts. AECU has expanded to additional areas of the St. Louis metropolitan community and has increased its community outreach efforts.

The Credit Union Connection COMMUNITY OUTREACH

Bull's Eye Credit Union

P.O. Box 1087
Wisconsin Rapids, WI 54495
Phone: 715-423-2650
www.becu.net
Charter: 66861
Assets: \$104 million
Year Chartered: 1932

Novel Service Delivery Method

Twice a month, the credit union's president travels to an assisted living facility to cash checks for the residents. Many of the residents do not drive, so the convenience of cashing a check or getting money for small items at the center substantially assists this underserved membership. This service also saves time for the facility staff to drive residents around town to cash checks or withdraw money from each of their financial institutions. The credit union's president finds this service very rewarding.

Dover Federal Credit Union

P.O. Box 2009
Dover AFB, DE 19902
Phone: 302-678-8079
www.doverfcu.com
Charter: 12443
Assets: \$199 million
Year Chartered: 1958

Supporting Individuals with Special Needs

Kent-Sussex Industries, Inc. (KSI) presented Dover Federal Credit Union (Dover FCU) with an Appreciation Award for its commitment to support rehabilitative training and employment for individuals who need specialized assistance to obtain and maintain an optimal level of employment. The credit union has subcontracted work with KSI for many years in addition to supporting its fundraising activities such as the annual golf tournament and calendar program.

Serving Military Families

The credit union has close ties to the military community at Dover Air Force Base, and is always willing to lend a hand when called upon. The credit union provides financial support for many base events in addition to *Money Matters for Kids* financial program offered by the *Kids Making Cents Club* for youth on the base. Dover FCU also works closely with the Family Services Support Squadron providing door prizes, give-aways, and financial support of activities on base.

The Credit Union Connection COMMUNITY OUTREACH

Evangelical Christian Credit Union

955 West Imperial Highway
Brea, CA 92821
Phone: 714-671-5700
www.eccu.org
Charter 63837
Assets: \$973 million
Year Chartered: 1964

Serving Religious Organizations

The credit union strives to meet the needs of its members by working diligently to understand their needs, mission, and goals. The majority of the credit union's corporate members are non-profit organizations such as churches, Christian schools, mission sending agencies, and parachurch ministries. These types of organizations have different revenue sources and operate distinctly from for-profit businesses. The credit union partners with corporate members to enable them to perform their ministry more effectively through cash management services, investments, and financing services that are tailored to their operational needs. The credit union lends to churches in areas not served by commercial banks.

Fire Police City County Federal Credit Union

3306 N. Clinton Street
Fort Wayne, IN 46805
Phone: 260-484-2102
www.fpcfcu.org
Assets: \$69 million
Year Chartered: 1974

Annual Safety Day

The credit union's membership is composed of public safety employees of the city and county; therefore, management hosts an annual event to promote safety. Representatives of the membership are able to display safety program materials. For example, the police department promotes "Bicycle Safety" by providing helmets for kids; reduces "Identity Theft" by providing tips on computer fraud; and promotes child and fire safety at the annual event. Other membership representatives display information regarding the drug awareness program (canine unit); animal safety (animal care and control unit); SWAT Team; and local hospital helicopter and rescue unit.

The Credit Union Connection COMMUNITY OUTREACH

Founders Federal Credit Union

607 North Main Street
Lancaster, SC 29720
Phone: 803-416-5081
www.foundersfcu.com
Charter: 24063
Assets: \$1.2 billion
Year Chartered: 1983

Serving Hispanic Communities

The credit union's membership is drawn from over 700 employee groups, two low income counties, two low income towns, and multiple low income census tracts. Founders FCU realized Hispanics were the largest growing population within its field of membership and developed a program to better serve this segment of its membership.

The credit union is committed to serve the Hispanic community. It implemented cultural diversity training for its employees. The credit union developed new products to better serve the Hispanic market. Some of the new products it developed include the free use of IRNet for money transfers, and services spoken in Spanish-language services such as Call 24 (i.e., account access by telephone), ATM, Founders Online and Visa Helpline. In addition, the credit union developed loan applications that use an individual tax identification number (ITIN) instead of a social security number. The credit union also allows the matricula consular card to be used for identification. To adequately market its products, the credit union's marketing materials are printed in Spanish and English-language. The credit union performs member outreach by attending Hispanic events such as fairs and benefits. The credit union also works with Hispanic organizations/community task forces, provides sponsorships and donates to community events.

The Credit Union Connection COMMUNITY OUTREACH

Frontier Credit Union

P.O. Box 1211
Fort Dodge, IA 50501
Phone: 515-573-8991
No Website
Charter: 64117
Assets: \$10 million
Year Chartered: 1962

Branch Sharing

The *Credit Union Center* is the place of business for Frontier Credit Union and Postal Employees Credit Union. The Center is managed by the owner of the property, Frontier Credit Union, with input from the Center's board of directors. The credit unions share the full time staff and management. Expenses are prorated based on the number of members. This enables both credit unions to serve their members more fully than they could on their own.

Hawthorne Credit Union

1519 N. Naper Blvd.
Naperville, IL 60563
Phone: 630-369-4070
www.ehawthorne.org
Charter: 66882
Assets: \$161 million
Year Chartered: 1935

Serving Multicultural Communities

The credit union has served an ethnically diverse membership for many years and employs bilingual staff in every member contact area. In fact, the credit union can converse with members in more than seven languages. In 2003, it expanded its services to the Hispanic community by offering more services in the Spanish language, including: bilingual staff in every department, the credit union website, educational financial articles, an audio response unit, and a financial literacy program within the community.

The Credit Union Connection COMMUNITY OUTREACH

Hiway Federal Credit Union

840 Westminster St.
Saint Paul, MN, 55130
Phone: 800-899-5626
www.hiway.org
Charter: 24360
Assets: \$663 million
Year Chartered: 1988

Serving Underserved Areas and Multicultural Communities

“Embracing and Astonishing the Underserved” or “Wowing the Individuals of Modest Means” describes this credit union’s service. The credit union’s commitment to its underserved community, which Hiway refers to as its Metro Community Area (MCA), is best illustrated through its diverse and friendly environment.

Hiway employs bilingual employees who speak eight different languages. This illustrates the credit union’s commitment to addressing the diversity within the underserved community and to service excellence towards those who are unable to speak or have limited English-speaking skills. Since the creation of the MCA, Hiway has penetrated the community with an incredible amount of success.

In addition to the employees’ cultural diversity, Hiway has three full-time business development employees who are consistently building and enhancing relationships with the underserved community by providing seminars, promotional events along with a wide range of meet-and-greet functions. Examples of the seminars include First Time Home Ownership, Identity Theft, Investment/Retirement and Youth Financial Literacy to name a few. Another example of the credit union’s work is its focus on building member business lending opportunities with minority business owners inside the MCA.

Three Rivers Federal Credit Union

PO Box 2573
Fort Wayne, IN 46801
Phone: 260-490-8328
www.3riversfcu.org
Charter: 159
Assets: \$455 million
Year Chartered: 1935

Serving the Youth Community

The credit union partners with the local food bank, high schools, and engineers to construct a structure. The partners and youth collect and use over 80,000 cans to construct a structure.

The Credit Union Connection COMMUNITY OUTREACH

The youth of the community host “can” drives. Credit union employees recruit volunteers; box and move the cans to the event; market the event; secure the event site; recruit judges and mentors; supervises the event; and coordinates the award banquet. In 2008, the credit union also provided five \$1,000 scholarships to the students.